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Thread: [Getting Financing Before a Business Even Exists?](#)

Techius - April 19, 2018, 7:34 am

For the past few weeks, I've been thinking about ways to get financing for a company that doesn't even exist. That might sound retarded at first sight, but let me explain my rationale and what I'm trying to achieve.

I have a product which is basically 80-90% of the way there. It's functional, but I'm moving onto the next step of making it a working product for everyone, not just me. What I'd like to do is start a business (sole proprietorship), but to even get registered and trademarked costs money alone. The next step I need to do is to get the infrastructure needed so that the product becomes a reality. Once you factor all these costs in, it costs money. Money that is out of my reach personally, but in a business sense isn't too large.

What are some ways of getting financing? I know I could do something like a Kickstarter, but that involves making my product public which isn't something I'm willing to do at this point in time, due to lack of legal protection for the product. Ideally, I'd prefer to keep it as private as possible until the appropriate time comes. I've already honestly thought of writing to some rich blokes in the business world to see if they'd give a donation, but in reality whether that'd work out or not is a different story.

Thanks.

BenderRodriguez - April 19, 2018, 7:51 am

If you don't want to crowdfund, I'm sure there is many companies and investors that would consider investing if you directly approached them.

CYB3RM4N - April 19, 2018, 8:04 am

You could try looking for investors through venture capital firms and/or incubators.

Or, you may be able to apply for a loan from your bank, especially if you have good credit - you just need to have collateral against the loan.

mvmt - April 19, 2018, 8:30 am

There are too many variables that you left out.

Do you have a job? If so, is it enough to cover your finance payments in the event your company goes to shit? Have you reached out to investors? There are several ways to come up with the money other than going directly for financing.